

1 An electronic cash card system which can be used to purchase services and/or goods at both an Internet site and a store, said card comprising.

a central web site for maintaining a record of electronic cash cards, for issuing them and for approving or denying transactions thereon, and for issuing and maintaining a record of balances and additions thereto and subtractions therefrom,

a plurality of electronic cash cards which can be purchased by users, each having a serial number and an authorizing password code,

and an Internet connection between issuers of said cards and said central web site for conveying information relative to each card.

2. An electronic cash card system as in claim 1 wherein said cards are capable of being purchased in multiple currencies and of maintaining balances in said multiple currencies.

3 An electronic cash card system as in claim 1 wherein said electronic cash card system has a minor rating built into the password or the serial number of each card, the rating designed to disallow transactions that involve purchase of goods or services for adults only.

4. An electronic cash card system as in claim 1 wherein the electronic system cards have the same name and address of either the issuer or owner thereon so that

when lost they can be mailed back to the issuer or owner.

5. An electronic cash card system as in claim 1 wherein increases to the present balances of said cards can be made at any time by stores or vendors participating in the program by simply receiving additional funds and notifying the clearing house web site of the additional funds which are then added to the present balance.
6. An electronic cash card system as in claim 1 wherein the central web site maintains a record of each card, its serial number, its password code, a history of all transactions and the outstanding balances thereon in each currency of choice.
7. An electronic cash card system as in claim 6 wherein said central web site is able to deduct and add amounts to each said balance in each said currency.
8. An electronic cash card system as in claim 1 wherein each said card has an electronic stripe for automatically notifying the central web site or store or Internet seller of the outstanding balance on the card.
9. An electronic cash card system as in claim 8 wherein the central web site automatically, through the interaction of the electronic swipe, can increase or decrease the amount of the balance of the card.
10. An electronic cash card for use in purchasing goods or services from stores and/or over the Internet, said card comprising

a card with a serial number,

a password accompanying said card for entering into a central web site  
via a keypad or phone when the owner of said card is purchasing an item.

whereby said central web site acts as a clearing agent for said card whenever  
a purchase is made.

11. An electronic cash card as in claim 10 wherein said card has an electronic stripe thereon, said stripe acting to notify the central web site of the balance in said card when said card is swiped through an electronic card slot at a participating seller.
12. An electronic cash card as in claim 10 wherein said card has a rating system built into it and designed to prevent minor holders of said card from purchasing adults-only goods or services.
13. An electronic cash card as in claim 10 wherein the said card is capable of registering with said central web different balances in different currencies.
14. An electronic cash card as in claim 10 and including the name and address either the issuer or the purchaser so that when the card is lost it may be mailed to either.
15. An electronic cash card as in claim 10 wherein balances from either a credit card, a checking account or other source of funds may be transferred to said card.

16. An electronic cash card as in claim 10 wherein a designated portion of the balance of each card may be preselected to be used by a given date and not after that.
17. An electronic cash card as in claim 10 wherein only certain predetermined balances in each card may be used by a preselected date.
18. An electronic cash card as in claim 10 which has multiple passwords.
19. An electronic cash card as in claim 18 wherein one of said multiple passwords is for balance transfers to said card.
20. An electronic cash card as in claim 18 wherein one of said multiple passwords is for use in purchases.